Our Watchful Eye on Your Investments

You deserve sound investment strategies managed by some of the most respected firms in the industry. To help ascertain the quality and potential of the professionals managing your portfolio, your financial advisor engages AssetMark. At AssetMark, we support your investment professional by carefully choosing and monitoring a select group of investment firms that your advisor can use in constructing your portfolios. Each investment firm is subject to our ongoing, in-depth, disciplined oversight.

YOUR DEDICATED TEAM OF FINANCIAL PROFESSIONALS

Financial Advisor
Evaluates your situation and financial goals, selects and oversees your mix of suitable investment strategies, and guides your portfolio every step of the way, suggesting changes as needed over time.

AssetMark
Provides a diverse group of carefully selected and continuously monitored investment firms that your advisor can choose from to help you navigate toward your individual goals.

Portfolio Strategists
Actively manage multi-asset class solutions that meet specific investment objectives, including traditional broad allocations to asset classes as well as tactical and diversifying strategies. With your advisor, strategies are matched against your specific risk/return profile, and reallocated or rebalanced by the strategists to keep their mix focused and aligned with your stated goals.

Investment Managers
Manage high conviction strategies that focus on a single asset class solution. Investment Managers research and identify opportunities in their specific areas of expertise, such as large-cap equities or fixed-income instruments, through a disciplined investment process and consistent investment style.
EXTENSIVE RESEARCH

AssetMark’s selection and monitoring process goes beyond performance reviews, and is driven by, hands-on research, analysis and personal contact. At least two analysts from AssetMark meet with investment firms in person, analyze their approaches and look for transparent, consistent philosophies and investment process that resonate across changing markets.

By taking a multi-faceted approach to research, we gain a thorough understanding of each investment firm before we add them to our lineup. And we continue to monitor each firm on an ongoing basis. With our diligent oversight, you and your advisor can have the confidence you need to navigate ever-changing markets toward your goals.

FIVE CRITICAL CRITERIA GUIDES OUR INVESTMENT FIRM OVERSIGHT

<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>REQUIRED ATTRIBUTES</th>
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<tr>
<td>People</td>
<td>Stable, experienced and tenured leadership</td>
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<tr>
<td>Philosophy</td>
<td>A core belief behind the strategy that remains consistent</td>
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<td>Process</td>
<td>A clearly defined, disciplined process that’s been tested over time</td>
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<td>Portfolio Construction</td>
<td>A well-defined buy/sell discipline encompassing robust risk management</td>
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<tr>
<td>Performance</td>
<td>Results that reflect the philosophy and process, and meet strategy expectations through changing market conditions</td>
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HOW YOU BENEFIT FROM OUR DUE DILIGENCE

Strategies on the AssetMark platform are designed to help you:

- Invest with confidence and ease. Knowing that your advisor works with a team of professionals who carefully vet and closely monitor the investment firms.
- Access an institutional approach to investment firm selection. Employing a rigorous review and monitoring process, bringing institutional-quality investment strategies to your advisor on your behalf.
- Spend time with your advisor focused on you. Having in-depth conversations to more fully understand your needs and choosing an investment mix that’s right for you, while working with a trusted ally such as AssetMark who focuses on the due diligence and investment firm selection process.

REASONS FOR REMOVING AN INVESTMENT FIRM

We take our due diligence extremely seriously and may remove a strategist or manager if we see significant firm or strategy changes. Typical reasons for removing a firm may include any of the following:

- Organization
  - Change in ownership
  - Change in business focus
- Investment Team
  - Key investment personnel departures
  - Change in access to the team
- Performance
  - Sustained performance concerns

Identify Multiple Potential Firms
Conduct Extensive Due Diligence on Selected Final Candidates
Debate and Score Candidates
Make Final Selection